

June 16, 2006  
PUBLIC NOTICE # 2006-24

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing/Errata Report**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3876	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	ADVANTAGE COMMERCIAL PACKAGE	11
06-3879	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	ADVANTAGE COMMERCIAL PACKAGE	11
06-3880	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	ADVANTAGE COMMERCIAL PACKAGE	11
06-3799	0012	AIU INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-3848	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
06-3851	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-HR3210	0
06-3855	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
06-3751	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
06-3800	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-3752	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
06-3845	0000	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTOR CLUB GROUP	
06-3846	0000	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PROGRAM 2	
06-3753	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
06-3881	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	ADVANTAGE COMMERCIAL PACKAGE	11
06-3801	0012	BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-3802	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-3738	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF. LIAB.-ACCOUNTANTS	0.6
06-3859	0281	COURTESY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	GAP CONTRACTUAL LIABILITY	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3742	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-17.7
06-3764	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	FORMS	NONE	
06-3815	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3759	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	M&C,OL&T, PROD.LIAB	
06-3760	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
06-3761	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
06-3776	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	LANDLORDS PROTECTOR	
06-3809	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	HOMEOWNERS	
06-3852	1135	FINANCIAL GUARANTY INSURANCE COMPANY	COMMERCIAL	FINANCIAL GUARANTY	FORMS	FORM 9164	
06-3780	0212	FIRE INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	LANDLORDS PROTECTOR	
06-3813	0212	FIRE INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	HOMEOWNERS	
06-3754	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
06-3740	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MODIFIED AUTO COLLECTORS	
06-3741	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	ANTIQUE AND CLASSIC AUTO	
06-3803	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-3818	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	BUSINESS AUTO COVERAGE FORM	
06-3849	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
06-3853	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3871	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
06-3873	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA/EXCESS	
06-3642	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF. LIAB.-LAWYERS	5.4
06-3762	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	TRUCKERS	-8.46
06-3887	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
06-3748	3764	INDUSTRIAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DEBT CANCELLATION	0
06-3882	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	RATE	ADVANTAGE COMMERCIAL PACKAGE	11
06-3804	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-3737	0517	INSURANCE CORPORATION OF HANNOVER	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SELECT LIMOUSINES	0
06-3763		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	M&C, OL&TT/PRODUCT LIAB.	
06-3765		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	HR3210	
06-3766		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	EMPLOYMENT-RELATED PRACTICES LIABILITY	
06-3768		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	EMPLOYMENT-RELATED PRACTICES LIABILITY	
06-3884	0079	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	VARIOUS PROGRAMS	0
06-3805	0012	LANDMARK INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-3774	0000	LG INSURANCE COMPANY, LIMITED (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-BUSINESS OWNERS	0
06-3782	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	LANDLORDS PROTECTOR	
06-3814	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	

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06-3775	0000	MID-STATE MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
06-3756	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
06-3653	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
06-3806	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-3807	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-3819	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	BUSINESS AUTO COVERAGE FORM	
06-3820	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-47.4
06-3858	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-47.4
06-3770	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
06-3771	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
06-3772	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
06-3773	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA/EXCESS	0
06-3869	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
06-3870	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	SURETY	RATE	PROBATE/FIDUCIARY	57
06-3883	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	ADVANTAGE COMMERCIAL PACKAGE	11
06-3886	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY GROUP A	0
06-2902	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
06-3878	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-0.1

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06-3749	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-47.4
06-3856	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-47.4
06-3750	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-47.4
06-3857	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-47.4
06-3745	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3739	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LIQUOR LIABILITY PRODUCT	0
06-3797	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - CORPORATE DIRECTORS AND OFFICERS AND	0
06-3808	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROF LIAB-RESIDENTIAL PROPERTY MANAGERS	0
06-3746	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3747	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3850	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
06-3854	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
06-3872	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
06-3875	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA/EXCESS	
06-3755	0317	VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-1.5
06-3744	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-17.7
06-3767	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-3816	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3743	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-17.7
06-3769	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-3817	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3718	1179	WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	RATE	NONE	5.75
06-3717	1179	WAWANESA MUTUAL INSURANCE COMPANY (THE)	PERSONAL	AUTO PHYSICAL DAMAGE	RATE	NONE	5.75
95	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

# California Department of Insurance

## Public Notice Filing Errata Report

### June 16, 2006

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-3253	05/26/2006	Athena Assurance Company	Commercial Other Liability	Forms	Umbrella/Excess Liability	
Correct	<b>06-3707</b>	05/26/2006	Athena Assurance Company	Commercial Other Liability	Forms	Umbrella/Excess Liability	
Incorrect	06-2818	05/05/2006	Discover Property & Casualty Insurance Company	Commercial Other Liability	Both Rate and Form		0.00%
Correct	06-2818	05/05/2006	Discover Property & Casualty Insurance Company	Commercial Other Liability	<b>Rule Change</b>		0.00%
Incorrect	06-3431	06/02/2006	Federal Insurance Company	Commercial Multi-Peril	New Program	Customarq	0.00%
Correct	06-3431	06/02/2006	Federal Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>	Customarq-Liability	
Incorrect	06-3432	06/02/2006	Great Northern Insurance Company	Commercial Multi-Peril	New Program	Customarq	0.00%
Correct	06-3432	06/02/2006	Great Northern Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>	Customarq-Liability	
Incorrect	06-2776	05/12/2006	Manufacturers Alliance Insurance Company	Commercial Burglary and Theft	Rate		0.00%
Correct	06-2776	05/12/2006	Manufacturers Alliance Insurance Company	<b>Commercial Fidelity</b>	Rate		0.00%
Incorrect	06-3055	05/19/2006	Nationwide Agribusiness Insurance Company	Commercial Farmowners Multi-Peril	Rule Change	Agricultural Output	
Correct	06-3055	05/19/2006	Nationwide Agribusiness Insurance Company	<b>Commercial Earthquake</b>	Rule Change	Agricultural Output	
Incorrect	06-3433	06/02/2006	Northwestern Pacific Indemnity Company	Commercial Multi-Peril	New Program	Customarq	0.00%
Correct	06-3433	06/02/2006	Northwestern Pacific Indemnity Company	Commercial Multi-Peril	<b>Rule Change</b>	<b>Customarq-Liability</b>	
Incorrect	06-3434	06/02/2006	Pacific Indemnity Company	Commercial Multi-Peril	New Program	Customarq	0.00%
Correct	06-3434	06/02/2006	Pacific Indemnity Company	Commercial Multi-Peril	<b>Rule Change</b>	<b>Customarq-Liability</b>	
Incorrect	06-2777	05/12/2006	Pennsylvania Manufacturers' Association Insurance Company	Commercial Burglary and Theft	Rate		0.00%
Correct	06-2777	05/12/2006	Pennsylvania Manufacturers' Association Insurance Company	<b>Commercial Fidelity</b>	Rate		0.00%

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	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-2778	05/12/2006	Pennsylvania Manufacturers Indemnity Company	Commercial Burglary and Theft	Rate		0.00%
Correct	06-2778	05/12/2006	Pennsylvania Manufacturers Indemnity Company	<b>Commercial Fidelity</b>	Rate		0.00%
Incorrect	06-3592	06/09/2006	Universal Underwriters Insurance Company	Commercial Auto Liability	Both Rate and Form	Unicover	15.00%
Correct	06-3592	06/09/2006	Universal Underwriters Insurance Company	<b>Commercial Multi-Peril</b>	Both Rate and Form	Unicover	4.90%
Incorrect	06-3435	06/02/2006	Vigilant Insurance Company	Commercial Multi-Peril	New Program	Customarq	0.00%
Correct	06-3435	06/02/2006	Vigilant Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>	<b>Customarq-Liability</b>	

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